

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:	)	Examiner: Calvin L. HEWITT II
	)	
Richard C. JOHNSON	)	Art Unit: 3621
	)	
Serial No.: 10/071,066	)	Confirmation No.: 3384
	)	
Filed: April 12, 2002	)	Customer No.: 53156
	)	
For: <b>METHODS AND SYSTEMS FOR</b>	)	
<b>CARRYING OUT CONTINGENCY-</b>	)	
<b>DEPENDENT PAYMENTS VIA SECURE</b>	)	
<b>ELECTRONIC BANK DRAFTS SUPPORTED</b>	)	
<b>BY ONLINE LETTERS OF CREDIT AND/OR</b>	)	
<b>ONLINE PERFORMANCE BONDS</b>	)	<b><u>AMENDMENT UNDER 37</u></b>
	)	<b><u>C.F.R. §1.116</u></b>
Atty. Docket No.: ORCL5595CIP	)	

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Mail Stop RCE  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

A Request for Continued Examination (RCE) and the proper fee are filed on even date herewith. No additional fees are believed to be due. However, the Director is authorized to charge any additional fees, and to credit any overpayment of fees, which may be required to Deposit Account No. 15-0635, referencing OID-2000-139-01.

In response to the final Office Action mailed October 4, 2006, please amend the above application as indicated below.

A complete listing of the **claims** begins on page **2** of this paper.

**Remarks** begin on page **12** of this paper.